

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Donald L. Millard, Jr.
Marianne T. Millard
Debtors

Case No. 17-05004-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-4

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 32

Date Rcvd: Mar 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2018.

db/jdb +Donald L. Millard, Jr., Marianne T. Millard, 550 West 7th Street, Lot 11,
Mount Carmel, PA 17851-1830
4999154 Apex Asset Management, Acct No 05, 2501 Oregon Pike, Suite 102,
Lancaster, PA 17601-4890
4999159 +CitiBank, Acct No 9804 7944 11, c/o Fay Servicing, 939 West North Avenue,
Chicago, IL 60642-7138
4999160 +Credit Control, LLC, Acct No TPA 6103632, P.O. Box 31179, Tampa, FL 33631-3179
4999163 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: Forster & Garbus, LLP, Acct No TGT 0002 5562 8, 60 Motor Parkway,
Commack, NY 11725-5710)
4999164 GC Services Partnership, Acct No 5635, P.O. Box 930824, Wixom, MI 48393-0824
4999175 Pressler and Pressler. LLP, Acct No M352952, 7 Entin Road, Parsippany, NJ 07054-5020
4999177 Sheetz Visa, Acct No 4680 1692 1032 1099, First Bankcard, P.O. Box 2557,
Omaha, NE 68103-2557

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4999155 EDI: ARSN.COM Mar 09 2018 23:43:00 ARS National Services, Acct No 6813, P.O. Box 463023,
Escondido, CA 92046-3023
4999156 EDI: CAPITALONE.COM Mar 09 2018 23:43:00 Capital One, Acct No 5178 0581 0288 7489,
P.O. Box 30281, Salt Lake City, UT 84130-0281
4999157 +EDI: CAPITALONE.COM Mar 09 2018 23:43:00 Capital One Bank USA,
Acct No 5178 0579 0605 7299, P.O. Box 30281, Salt Lake City, UT 84130-0281
4999158 EDI: CHASE.COM Mar 09 2018 23:43:00 Chase, Acct No 6813, P.O. Box 15299,
Wilmington, DE 19850-5299
4999161 EDI: DISCOVER.COM Mar 09 2018 23:43:00 Discover Bank, Acct No 1893, P.O. Box 3025,
New Albany, OH 43054-3025
4999162 EDI: WFNNB.COM Mar 09 2018 23:43:00 Dress Barn, Acct No 5856 3724 5656 7814,
P.O. Box 182789, Columbus, OH 43218-2789
4999165 EDI: WFNNB.COM Mar 09 2018 23:43:00 HSN, Acct No 5780 9795 8339 7625, Comenity Capital,
P.O. Box 182120, Columbus, OH 43218-2120
4999166 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Mar 09 2018 18:47:27
JH Portfolio Debt Equity, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
4999167 +EDI: CBSKOHLS.COM Mar 09 2018 23:43:00 Kohl's Department Store, Acct No 7169,
P.O. Box 3115, Milwaukee, WI 53201-3115
4999169 +EDI: MID8.COM Mar 09 2018 23:43:00 Midland Credit Management, 8875 Aero Drive,
Suite 200, San Diego, CA 92123-2255
4999168 +EDI: MID8.COM Mar 09 2018 23:43:00 Midland Credit Management, 2365 Northside Drive,
Suite 300, San Diego, CA 92108-2709
4999171 EDI: NAVIENTFKASMSERV.COM Mar 09 2018 23:43:00 Navient, Acct No 0050,
Dept of Education Loan Serv., P.O. Box 9635, Wilkes Barre, PA 18773-9635
4999170 EDI: NAVIENTFKASMSERV.COM Mar 09 2018 23:43:00 Navient, Acct No 0060,
Dept of Education Loan Serv., P.O. Box 9635, Wilkes Barre, PA 18773-9635
4999172 +EDI: AGFINANCE.COM Mar 09 2018 23:43:00 OneMain Financial, 605 Munn Road,
Fort Mill, SC 29715-8421
4999174 EDI: PRA.COM Mar 09 2018 23:43:00 Portfolio Recovery Associates,
Acct No 5218 5310 1549 4637, 120 Corporate Bld, Suite 100, Norfolk, VA 23502-4962
4999470 +EDI: PRA.COM Mar 09 2018 23:43:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4999176 +E-mail/Text: bankruptcynotices@psecu.com Mar 09 2018 18:47:17 PSECU, Acct No 8002 ****,
1500 Elmerton Avenue, Harrisburg, PA 17110-9214
4999173 EDI: RMSC.COM Mar 09 2018 23:43:00 PayPal Credit, Acct No 5218 5310 1549 4637,
c/o Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004
4999178 EDI: AGFINANCE.COM Mar 09 2018 23:43:00 Springleaf, Acct No 236414580, P.O. Box 64,
Evansville, IN 47701-0064
4999179 EDI: RMSC.COM Mar 09 2018 23:43:00 Synchrony Bank, Acct No 4637, P.O. Box 965064,
Orlando, FL 32896-5064
4999180 +EDI: WTRRNBNBANK.COM Mar 09 2018 23:43:00 Target Credit Card, Acct No 8961, P.O. Box 673,
Minneapolis, MN 55440-0673
4999181 EDI: CITICORP.COM Mar 09 2018 23:43:00 The Home Depot, Acct No 0750, P.O. Box 6497,
Sioux Falls, SD 57117-6497
4999182 EDI: RMSC.COM Mar 09 2018 23:43:00 Walmart, Acct No 6032 2014 3245 6856,
P.O. Box 965022, Orlando, FL 32896-5022
4999183 +EDI: WFFC.COM Mar 09 2018 23:43:00 Wells Fargo Home Mortgage, Acct No 4425 1800 1012 9855,
P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

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cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor CitiBank, N.A., as Trustee for CMLTI Asset Trust
bkgroup@kmlawgroup.com
James M Bach on behalf of Debtor 2 Marianne T. Millard JMB@JamesMBach.com,
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
James M Bach on behalf of Debtor 1 Donald L. Millard, Jr. JMB@JamesMBach.com,
staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Donald L. Millard Jr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1253**

EIN --_-----

Debtor 2 **Marianne T. Millard**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5474**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **4:17-bk-05004-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donald L. Millard Jr.

Marianne T. Millard

**By the
court:**March 9, 2018Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.